

Information to identify the case:		
Debtor 1:	Christopher Lieberman	Social Security number or ITIN: xxx-xx-8476
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:	Kelley Lieberman	Social Security number or ITIN: xxx-xx-8509
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed for chapter: 13 1/12/22
Case number:	22-10269-ABA	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Christopher Lieberman	Kelley Lieberman
2. All other names used in the last 8 years	aka Christopher A Lieberman	aka Kelley L Lieberman, aka Kelley L Lieberman, fka Kelley Constantino, fka Kelley Constantino
3. Address	108 Ferrell Street Clayton, NJ 08312	108 Ferrell Street Clayton, NJ 08312
4. Debtor's attorney Name and address	David Reinherz Reinherz Law 151 Fries Mill Road, Suite 303 Turnersville, NJ 08012	Contact phone 215-922-2055 Email: reinherzlaw@gmail.com
5. Bankruptcy trustee Name and address	Isabel C. Balboa Chapter 13 Standing Trustee Cherry Tree Corporate Center 535 Route 38 - Suite 580 Cherry Hill, NJ 08002	Contact phone (856) 663-5002 www.standingtrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM - 4:00 p.m., Monday - Friday (except holidays) Contact phone 856-361-2300 Date: 2/10/22
THIS IS AN AMENDED NOTICE BECAUSE THE DEBTOR HAS FILED EITHER AN AMENDMENT TO THE PETITION OR TO THE STATEMENT ABOUT DEBTORS SOCIAL SECURITY NUMBER.		

For more information, see page 2

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Filing deadline: 4/11/22

You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):

Filing deadline: 4/11/22

Deadline for governmental units to file a proof of claim:

**Filing deadline: 180 days from date of order for relief.
11 U.S.C. § 502(b)(9)**

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <http://www.njb.uscourts.gov> under File An Electronic Claim.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the *conclusion* of the meeting of creditors

9. Filing of plan

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on:
3/23/22 at 10:00 AM, Location: **Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067**

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

In re:
Christopher Lieberman
Kelley Lieberman
Debtors

Case No. 22-10269-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Feb 10, 2022

Form ID: 309I

Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Christopher Lieberman, Kelley Lieberman, 108 Ferrell Street, Clayton, NJ 08312-1548
519483789	+ Haynes Home Furnishing, Attention: Legal, 5324 Virginia Beach Boulevard, Virginia Beach, VA 23462-1828
519483791	+ MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005-1243
519483805	+ Synchrony/Sam Ash Music, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519487896	+ TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
519483807	++ VALLEY, ATTN ATTN LEGAL DEPARTMENT, 1455 VALLEY ROAD, WAYNE NJ 07470-8448 address filed with court:, Valley National Bank, Attn: Bankruptcy, 1455 Valley Rd, Wayne, NJ 07470

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: reinherzlaw@gmail.com	Feb 10 2022 20:43:00	David Reinherz, Reinherz Law, 151 Fries Mill Road,, Suite 303, Turnersville, NJ 08012
tr	+ Email/Text: pmarraffa@standingtrustee.com	Feb 10 2022 20:44:00	Isabel C. Balboa, Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38 - Suite 580, Cherry Hill, NJ 08002-2977
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 10 2022 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 10 2022 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519483773	+ Email/Text: backoffice@affirm.com	Feb 10 2022 20:45:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
519483774	+ Email/Text: banko@acsnv.com	Feb 10 2022 20:44:00	Allied Collection Services, Attn: Bankruptcy, 3080 South Durango Drive Suite 208, Las Vegas, NV 89117-9194
519485898	+ EDI: AISACG.COM	Feb 11 2022 01:38:00	Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519483775	+ EDI: GMACFS.COM	Feb 11 2022 01:38:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
519483777	+ EDI: PHINAMERI.COM	Feb 11 2022 01:38:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
519483776	+ Email/Text: broman@amhfcu.org	Feb 10 2022 20:44:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Road, Philadelphia, PA 19115-1699

District/off: 0312-1

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519483778	+ EDI: CAPITALONE.COM	Feb 11 2022 01:38:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519490932	+ EDI: AIS.COM	Feb 11 2022 01:38:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519483779	+ EDI: CAPITALONE.COM	Feb 11 2022 01:38:00	Capital One/Walmart, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519483780	+ EDI: WFNNB.COM	Feb 11 2022 01:38:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519483781	+ EDI: WFNNB.COM	Feb 11 2022 01:38:00	Comenity/MPRC, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519483782	+ EDI: WFNNB.COM	Feb 11 2022 01:38:00	Comenitybank/wsvisa, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
519483783	+ EDI: WFNNB.COM	Feb 11 2022 01:38:00	Comenitycapital/1stop, Po Box 182120, Columbus, OH 43218-2120
519483784	+ EDI: WFNNB.COM	Feb 11 2022 01:38:00	Comenitycapital/Big Lot, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
519483785	+ EDI: WFNNB.COM	Feb 11 2022 01:38:00	Comenitycb/cosmoprof, Po Box 182120, Columbus, OH 43218-2120
519483786	Email/PDF: DellBKNotifications@resurgent.com	Feb 10 2022 20:55:51	Dell Financial Services, Attn: Bankruptcy, Po Box 81577, Austin, TX 78708
519487916	EDI: DISCOVER.COM	Feb 11 2022 01:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519483787	+ EDI: DISCOVER.COM	Feb 11 2022 01:38:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519483788	+ Email/Text: bankruptcy@fult.com	Feb 10 2022 20:45:00	Fulton Bank, One Penn Square, Lancaster, PA 17602-2853
519491429	+ Email/Text: PBNCNotifications@perituservices.com	Feb 10 2022 20:43:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
519483790	+ Email/Text: PBNCNotifications@perituservices.com	Feb 10 2022 20:43:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519501768	Email/PDF: resurgentbknofications@resurgent.com	Feb 10 2022 20:55:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519487600	+ EDI: MID8.COM	Feb 11 2022 01:38:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519501579	EDI: Q3G.COM	Feb 11 2022 01:38:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
519500457	EDI: Q3G.COM	Feb 11 2022 01:38:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
519483792	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 10 2022 20:44:00	Quicken Loans-Rocket Mortgage, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
519494657	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 10 2022 20:44:00	Rocket Mortgage, LLC fka Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
519483793	+ EDI: RMSC.COM	Feb 11 2022 01:38:00	Syncb/Car Care Summi, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
519483794	+ EDI: RMSC.COM	Feb 11 2022 01:38:00	Syncb/ccdstr, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519483795	+ EDI: RMSC.COM	Feb 11 2022 01:38:00	Syncb/ebay, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519484486	+ EDI: RMSC.COM		

District/off: 0312-1

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		Feb 11 2022 01:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519483796	+ EDI: RMSC.COM		
		Feb 11 2022 01:38:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519483797	+ EDI: RMSC.COM		
		Feb 11 2022 01:38:00	Synchrony Bank/Best Brand Plus, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519483798	+ EDI: RMSC.COM		
		Feb 11 2022 01:38:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519483800	+ EDI: RMSC.COM		
		Feb 11 2022 01:38:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
519483801	+ EDI: RMSC.COM		
		Feb 11 2022 01:38:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519483802	+ EDI: RMSC.COM		
		Feb 11 2022 01:38:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519483803	+ EDI: RMSC.COM		
		Feb 11 2022 01:38:00	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
519483799	+ EDI: RMSC.COM		
		Feb 11 2022 01:38:00	Synchrony Bank/hhgregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519483804	+ EDI: RMSC.COM		
		Feb 11 2022 01:38:00	Synchrony/Ebates, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
TOTAL: 44			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519483806	##+	Td Retail Card Services/Samsung, Attn: Bankruptcy, Po Box 731, Mahwah, NJ 07430-0731

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2022 at the address(es) listed below:

Name	Email Address
David Reinherz	on behalf of Joint Debtor Kelley Lieberman reinherzlaw@gmail.com reinherzlaw@aol.com
David Reinherz	on behalf of Debtor Christopher Lieberman reinherzlaw@gmail.com reinherzlaw@aol.com

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Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4